



The
SPOTLIGHT

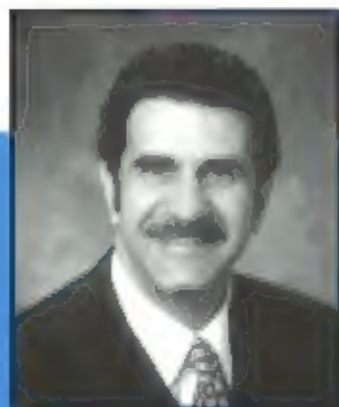
ISSUE 78

MAY 2008

NUMBER 5

The Essence Of Persistence

A Monthly Publication of American Driving Life Insurance Company



From the desk of
Roger Smith

Executive Vice President,
Director Of Agencies

"Great works are performed not by strength, but by perseverance."

—Samuel Johnson

The Essence Of Persistence And Perseverance

You can't turn on the television, open a magazine or thumb through a newspaper without being exposed to dot.com mania. I read and hear so much about internet recruiting, e-commerce, internet solutions, e-business and the global Web. And then, I think about you — the salesperson.

With technology being so en vogue, your challenge to sell becomes even greater. The challenge for you is not to sell what people want, but to sell what people need. This is why what you do is so important. You have the serious task of demonstrating effectively, honestly and poignantly the need. And once you have established the need, the wanting should inevitably follow.

According to the Oct. 18th issue of *National Underwriter*, "With all the changes going on in the industry, one truth remains the same: success as a professional requires constant client development and retention. Personal relationships are more important for customers than specific product recommendations or transactions." For this reason it is more important now, than before, that you, as a salesperson, be persistent about stepping out of your house and into someone else's.

Ranked among the Top 100 individual life companies in the country, American Income didn't get where it is today without a little persistence and perseverance. This is what shaped our past, and this is what will define our future.

I have a card in my office that reads, "The power to shape the future is earned through persistence. No other quality is as essential to success. It is the sandpaper that breaks down all resistance and sweeps away all obstacles. It is the ability to move mountains one grain of sand at a time."

At American Income we try to make your challenges easier to overcome. I believe the key to achieving success in selling is by dedicating yourself to helping families understand and meet their needs. This is what sets us apart — old fashion persistence and perseverance.

Continuing the legacy and carrying the torch.

Dates to Remember

June 22-24 (Thursday-Saturday), 2000
Leadership Development Seminar in Waco, TX

June 28 (Wednesday), 2000
Business must be received in Waco to count for June production.

July 1-31, 2000 Founder's Month
In honor of AIL's founder, Bernard Rapoport, we have renamed the My Month Production Period, Founder's Month.

July 4 (Tuesday), 2000
The Home Office will be closed for the observance of Independence Day.

Company Quality Averages

— May

Net to Gross: 73%

Persistency: 72.60%

Note: These figures will be used as the minimum qualification requirements for all bonuses. Only net to gross is used during the first eight months from Agent's hire date.

Agent Milestones

Congratulations, Alan Becker for your milestone of \$100,000 inforce!

American Flint Glass Workers Union, AFL-CIO

National Headquarters

April 19, 2000

Dear Roger Smith:

This will acknowledge receipt of your splendid letter to my office. I would have to agree with your assessment of the AIL Labor Advisory Board meetings in Palm Springs, California as being both inspirational and challenging.

The American Flint Glass Workers Union has enjoyed the close working relationship with AIL over the years and hopes to continue for many years to come. I believe that your motto is both creative, inspiring and so very true.

Once again, thank you for the opportunity to attend the meetings in Palm Springs and be able to share with you some of my views. I look forward to meeting again with you.

With best wishes, I am sincerely and fraternally,

Joe Coccho

National President

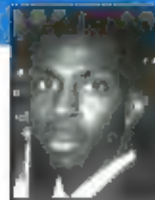
Founder's Club Outstanding Producers

April

Agent	SGA	# of Times Qualified	Total Net ALP	N/G*	Persistency
Kelly McDonald	Jatoft-Foti	5	\$44,201	82	85.85
Alan Becker	Larry Geneser	2	44,143	81	88.30
Wesley Bangs	Rick Altig	1	52,854	78	76.56
Angeles Ordas	Michael Busico	1	48,301	81	81.36
Gleb Ostrovsky	Justin A. Jones	1	48,499	85	76.55
J. Saul Quiroz	Michael Busico	1	51,956	89	
Scott Sonnenberg	Larry Geneser	1	43,851	78	76.00

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Top Individual Producers



1. William McFadden

Washington, DC
SGA: Charles Scott

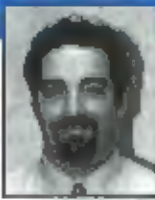
"Mac's secret asset is his wife, Michelle, who helps set the appointments and helps with follow-up. He is one of the hardest working and most disciplined Agents in our firm. He has his sights set on MGA by the end of 2000. Hitting high goals lights up an organization. Mac will do it!"



2. Rita Bailey

Washington, DC
SGA: Charles Scott

"Rita has always demonstrated a willingness to make whatever personal sacrifices necessary to help the team. Her loyalty and dedication are exemplary. Rita is more committed to the success of the Agents and the firm than her own success. This is probably her greatest characteristic. It guarantees her success."



3. Mark Montgomery

Downer's Grove, IL
SGA: Scott Smith

"Mark is a great addition to the Chicago Agency. In his first full month with us he led the Agency in production! Mark works six days per week and is already developing his own Agency. He is an inspiration to all of us and already is considered one of our Agency leaders."

Top PR Reps By Category



1. Randy Altig

Kirkland, WA
SGA: Rick Altig

"Randy can do it all, Unions, Associations, Credit Unions and Management. He is the best I have ever seen."



2. Malka Arony

Phoenix, AZ
SGA: Cohen-Hartman

"Malka has been with this agency in one capacity or another for over 22 years. She is well respected in the labor movement throughout the entire Southwest. She has groups in California, Arizona and Nevada. Today, she shares her expertise with her peers as well. This is by far the best start she has ever had."



3. Darrell Dorey

Riverview, NB
SGA: Ramin Kouladji

"Darrell is always in pursuit of being the very best that he can be. He truly believes in what he does and is passionate about it. With that in mind he has his eyes on the No. 1 spot for the year 2000 and with his commitment and perseverance, I have no doubts he will achieve that."

Promoted To Supervising Agent

Kane All
David Hausman
Georgia

Dino Anzoty
Eric Giglione
New Jersey

Joan Badzik
William Jennings
Colorado

Barbara Bonner
Surace-Surace
Ohio

Eric Becker
Rick Altig
North Carolina

Terry Butler
Scott Smith
Illinois

Levi Clark
Larry Geneser
Kansas

Paula Cooper
Rick Altig
Alberta

Brendan Dickey
Greg Partee
Illinois

Mark Gagliardi
Jatoft-Foti
California

Robney Harris
Rick Altig
Minnesota

Roger Hart
Billy Faulkner
Virginia

Donald Hostetler
Dennis Ishler
Pennsylvania

Karl Johnson
Rick Altig
Hawaii

Alexander Jones
Robert Glover
Michigan

Steven Lee
Rick Altig
Alberta

Glen McDonald
William Devine
Texas

Marcell Nisar
Eric Giglione
New Jersey

Peter Novakovic
Rick Altig
Minnesota

James Oakley
Ali Shahrak
North Carolina

Frank Peraz
Scott Smith
Illinois

Margaret Richardson
Steve Friedlander
New Zealand

David Roman
Rick Altig
North Carolina

Jacob Sharp
Justin A. Jones
Mississippi

Scott Shih
Dennis Ishler
Pennsylvania

Sherry Smith
Rick Altig
Tennessee

Louis Thompson
Pat Shehan
Connecticut

Promoted To General Agent

James Cambles
Billy Faulkner
Virginia

Rodney Babbie
Hancock-Boles
Kentucky

Thomas Favata
Michael Lavin
Pennsylvania

Antonio Linnacci
Rick Altig
Quebec

Danvy Lovale
Pat Shehan
Connecticut

Jason Loko
Bertini-Busico
California

Iain McGarvie-Munn
Pat Shehan
Connecticut

Arkadi Melman
Larry Geneser
Kansas

Stephen Ross
Steve Friedlander
New Zealand

Jack Seltz
Hancock-Boles
Ohio

William Shevonnell
Rick Mansfield
Maine

Peter Soybal
Pat Shehan
Connecticut

Shelley Varley
Rick Altig
Washington

Daniel Zepkin
Marc Zipper
Florida

Promoted To Master General Agent

Goffrey Allen
Rick Mansfield
Maine

Gary Finelstein
Rick Altig
Washington

Ladislav Lesanek
Kevin Khadivian
Massachusetts

Derek Sandhwaite
Rick Altig
Alberta

Koren Silvia
Rick Altig
Washington

Joseph Susic
Lisa D'Amico
Pennsylvania

Tony Sutton
Larry Geneser
Kansas

Matthew Zedl
Pat Shehan
Connecticut

"Now it's time to step out of that box. Lift off that ceiling. Remove the barriers and refuse to acknowledge limitations. It's time to step up, so others can step in."

— Roger Smith



Promotions

TOP INDIVIDUAL PRODUCERS — APRIL

TOP INDIVIDUAL PRODUCERS — YTD

All Time Record to Beat					
★	Net ALP	Year	Month		
	\$33,921	1998	June		
Name	Net ALP	Pers	N/G*	MGA	SGA
1. William McFadden	\$24,799		100	Rita Bailey	Charles Scott
2. Rita Bailey	18,638		100	Rita Bailey	Charles Scott
3. Mark Montgomery	16,448		96	Kevin Khadivian	Scott Smith
4. Timothy Cruise	15,580		82	Andy Zomaya	Scott Smith
5. Stephen Ross	15,000	88.30	93		Steve Friedlander
6. Steven Polederos	14,767	88.82	87		Zeidner-Cowan
7. Ruben Soberanes	14,616		82		Jatoft-Foti
8. James Dattilo	14,073		88	Ed Orell	Marc Zipper
9. John Anderson	13,217		99	Vlad Basov	Larry Geneser
10. Anthony Fiani	12,858		86	Jeffrey Dinocento	Eric Giglione
11. Wesley Bangs	12,593		83	Wendell Bangs	Rick Altig
12. Sara Magers	12,277		88	Isaac Soussana	Cohen-Rutt
13. Gary Williams	12,256		93	Gary Williams	Rick Altig
14. Arkadi Nulman	12,111		87	Vlad Basov	Larry Geneser
15. Rebecca Francis	12,109	91.21	91	Joseph Nosse	Surace-Surace
16. Vladimir Opra	11,922		83	Vlad Basov	Larry Geneser
17. Alex Chen	11,885		97	Norman Lew	Jatoft-Foti
18. Darrell Ballard	11,817		97	Doreen Ryan-Foti	Jatoft-Foti
19. William Feaster	11,395		100		HO TX
20. Kelly McDonald	11,312		82	Kelly McDonald	Jatoft-Foti
21. Joan Badzik	11,260		88	Ted Schilling	William Jennings
22. Lance Brown	11,149		89	Michael Pritchett	Larry Geneser
23. Maurice Davies	10,965		100		Steve Friedlander
24. Levi Clock	10,815		76	Dan Stevens	Larry Geneser
25. Gary Noyes	10,559		88	Michael Pritchett	Larry Geneser
26. Monique Chase	10,481		100	Rita Bailey	Charles Scott
27. Travis Smith	10,330		93	Jeffrey Dinocento	Eric Giglione
28. Rigoberto Pedroza	10,319		94	Erik Graham	Cohen-Rutt
29. Gleb Ostrovsky	10,219		91		Justin A. Jones
30. Alan Becker	10,160		95	Yaroslav Bitman	Larry Geneser
31. James Peate	10,052	79.22	82		Marc Zipper
32. Ramin Maghsoud	10,004		90		Larry Kudlacek
33. Stella Ezros	9,966		87	Isaac Soussana	Cohen-Rutt
34. MacKenzi Mondesir	9,899		93	Kevin Khadivian	Scott Smith
35. Jerry Colley	9,807		83	Jerry Colley	Rick Altig
36. John Tai	9,765		94	Kevin Khadivian	Scott Smith
37. J. Saul Quiroz	9,731		89	J. Saul Quiroz	Michael Busico
38. Remy Parker	9,729		90		Marc Zipper
39. Warren Devries	9,665		100	Kevin Khadivian	Scott Smith
40. My Dang	9,627		94	Ronald VanWoesik	William Devine
41. Ryan Stangler	9,584		88	Ed Orell	Marc Zipper
42. Mark Bevis	9,564		97	Erik Graham	Cohen-Rutt
43. Kurt Johnson	9,536		95	Rory Lee	Rick Altig
44. David Ballard	9,523		90	Doreen Ryan-Foti	Jatoft-Foti
45. Jason Roberson	9,495		98	Keith Taylor	Justin A. Jones
46. Paul Lund	9,466		84		Scott Smith
47. Hans Manseth	9,383		85	Hurst Kopp	Bruce Gilpatrick
48. Earl Losey	9,321		97	Jeffrey Horsky	Larry Weiner
49. Bradley Kincaid	9,303		91	Dennis Muth	Rick Altig
50. Mark Bleier	9,279		94		Gary Bleier

*percentage of net to gross

All Time Record to Beat					
★	Net ALP	Year			
	\$221,368	1999			
Brian Traboulay	Net ALP	Pers	N/G*	MGA	SGA
1. Steven Polederos	\$71,051	88.82	87		Zeidner-Cowan
2. Timothy Cruise	69,976		82	Andy Zomaya	Scott Smith
3. James Dattilo	60,070		88	Ed Orell	Marc Zipper
4. Ruben Soberanes	56,349		82		Jatoft-Foti
5. J. Saul Quiroz	51,957		89	J. Saul Quiroz	Michael Busico
6. Arkadi Nulman	49,159		87	Vlad Basov	Larry Geneser
7. Gleb Ostrovsky	48,501		91		Justin A. Jones
8. Angeles Ordas	48,302		89		Michael Busico
9. Wesley Bangs	47,856		83	Wendell Bangs	Rick Altig
10. Eddie Norman	45,695		78	Eddie Norman	Larry Geneser
11. Brian Traboulay	44,859		92	Brian Traboulay	Rick Altig
12. Kelly McDonald	44,202		82	Kelly McDonald	Jatoft-Foti
13. Alan Becker	44,145		95	Yaroslav Bitman	Larry Geneser
14. Jerry Colley	41,400		83	Jerry Colley	Rick Altig
15. Stephen Ross	41,200	88.30	93		Steve Friedlander
16. Michael Crain	40,835		85	Andy Zomaya	Scott Smith
17. Matthew Zeoli	40,740		86	Matthew Zeoli	Pat Shehan
18. Leanne Hughes	40,691		93	Jeffrey Dinocento	Eric Giglione
19. Anthony Fiani	40,393		86	Jeffrey Dinocento	Eric Giglione
20. Mark Bleier	40,129		94		Gary Bleier
21. Jack Seitz	39,729		89	Ross Boles	Hancock-Boles
22. Diana Watkins	39,666		77	Hurst Kopp	Bruce Gilpatrick
23. Chris Wittenbach	39,468		91	Chris Wittenbach	Justin A. Jones
24. Rebecca Francis	38,498	91.21	91	Joseph Nosse	Surace-Surace
25. Steve Khadivian	38,105		79		Scott Smith
26. Albert DiMarco	37,983		84	Albert DiMarco	Rick Altig
27. Michael Silver	37,768		90	Jeffrey Horsky	Larry Weiner
28. Thomas Gilbert	37,292		82	Jeffery Churchfield	Rick Altig
29. Brian Waller	37,263		82	Robert Olson	Scott Smith
30. Levi Clock	36,986		76	Dan Stevens	Larry Geneser
31. Kurt Johnson	36,968		95	Rory Lee	Rick Altig
32. Marisol Portillo-Mata	36,883		92	Isaac Soussana	Cohen-Rutt
33. Mitchell Clem	36,802		81		William Devine
34. Scott Remy	36,750		97	Jeffrey Dinocento	Eric Giglione
35. Bradley Kincaid	36,728		91	Dennis Muth	Rick Altig
36. Lance Brown	36,561		89	Michael Pritchett	Larry Geneser
37. Peter Novellino	36,533		87	Jeffery Churchfield	Rick Altig
38. John DeRosier	36,429		89	John DeRosier	Rick Altig
39. Ramin Maghsoud	36,395		90		Larry Kudlacek
40. Adel Kouhari	36,347		91		Robert Glover
41. Jinchou Zhao	36,257		92	Wilbur Smith	Rick Altig
42. Alex Chen	36,185		97	Norman Lew	Jatoft-Foti
43. Joan Badzik	36,112		88	Ted Schilling	William Jennings
44. Eddie Dhillon	35,730		88	Kevin Khadivian	Rick Altig
45. Shirley Brown	35,309		77		Larry Geneser
46. Lawrence Enelow	35,258		92		Michael Lavin
47. Thomas Favata	35,239		85		William Cook
48. Darrell Ballard	34,983		97	Doreen Ryan-Foti	Jatoft-Foti
49. James Peate	34,875	79.22	82		Marc Zipper
50. Vito Pecoraro	34,857		89	Stephen Liberto	Eric Giglione

*percentage of net to gross

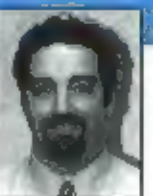
1. William McFadden
Washington, DC
SGA: Charles Scott



2. Rita Bailey
Washington, DC
SGA: Charles Scott




3. Mark Montgomery
Downer's Grove, IL
SGA: Scott Smith




4. Timothy Cruise
Downer's Grove, IL
SGA: Scott Smith



5. Stephen Ross
Auckland, NZ
SGA: Steve Friedlander



6. Steven Pelederos
Southfield, MI
SGA: Zeidner-Cowan



7. Robert Soberanas
Walnut Creek, CA
SGA: Jatoft-Foti



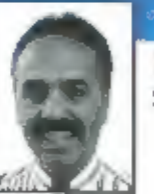
8. James Dattilo
Altamonte Springs, FL
SGA: Marc Zipper



9. John Anderson
Kansas City, MO
SGA: Larry Geneser



10. Anthony Fiani
Edison, NJ
SGA: Eric Giglione



"The reward of a thing well done is to have done it."

— Ralph Waldo Emerson

American Income Partners Plan

— Providing Great Benefits For Agents and Customers

In today's society everyone is busy — busy at home, busy at work, busy with the kids, busy with life's everyday ups and downs. And, with so many people going in so many different directions, conveniences are few and far between.



At American Income we stay *busy* searching for ways of making both our Agents and customers' lives easier. In other words it's our job to create conveniences.

Now what if we told you that we created a convenience that would help you, the Agent, gain referrals while offering your current clients up to 50 percent in discounts on health services. Would you be interested?

AIL has developed a new nationwide program that delivers outstanding savings on prescriptions, eye care, dental care, hearing and chiropractic care. The American Income Partners Plan offers your customers up to 50 percent in discounts simply by presenting their card to participating providers each

time a purchase or appointment is made. And the best part of the program is that it's not insurance, so there's no claims to file. Customers receive their discount at the point of purchase so discounts are immediate.

What better way to entice prospects, enhance sales and save customers money than by offering American Income Partners Plan. But, don't just take our word for it — here is what one customer had to say about the program.

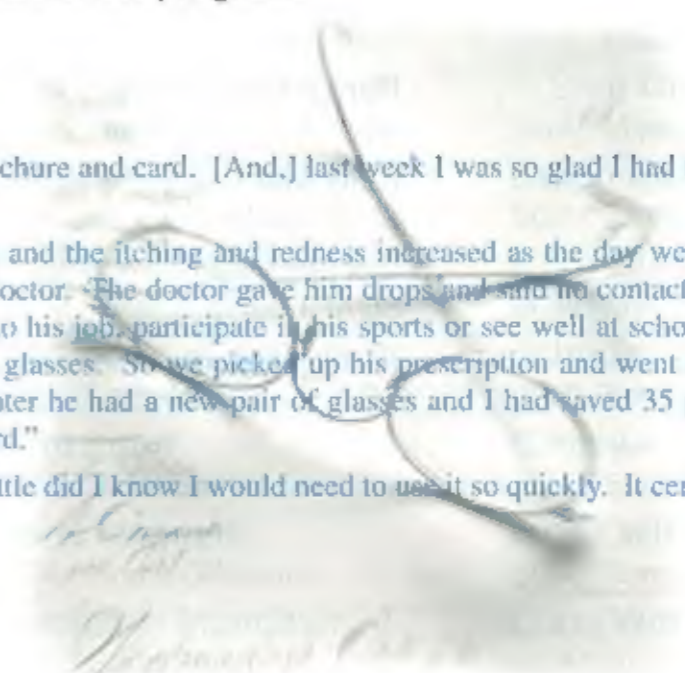
Dear AIL:

I have received [my Partners] brochure and card. [And,] last week I was so glad I had the card in my purse.

My son's eye was bothering him and the itching and redness increased as the day went on. By noon I knew he needed to see a doctor. The doctor gave him drops and said no contacts for three days. [But] now, he can't drive to his job, participate in his sports or see well at school without [his]contacts, and he didn't have glasses. So we picked up his prescription and went directly to the [eyeglass store]. One hour later he had a new pair of glasses and I had saved 35 percent on the cost —thanks to my new "card."

So thanks for your assistance. Little did I know I would need to use it so quickly. It certainly was worth my purchase!

Partners Customer,
Lincoln, NE




 World's Greatest
BONUS

750+ Bonus

Rita Bailey

SGA: Charles Scott

Timothy Cruise

SGA: Scott Smith

William McFadden

SGA: Charles Scott

Mark Montgomery

SGA: Scott Smith

Stephen Ross

SGA: Steve Friedlander

500+ Bonus

Darrell Ballard

SGA: Jatoft-Foti

Alan Becker

SGA: Larry Geneser

Lance Brown

SGA: Larry Geneser

Monique Chase

SGA: Charles Scott

Alex Chen

SGA: Jatoft-Foti

Levi Clock

SGA: Larry Geneser

Maurice Davies

SGA: Steve Friedlander

William Feaster

SGA: Home Office

Ramin Maghsoud

SGA: Larry Kudlacek

Kelly McDonald

SGA: Jatoft-Foti

Gary Noyes

SGA: Larry Geneser

Vladimir Opra

SGA: Larry Geneser

Gleb Ostrovsky

SGA: Justin A. Jones

James Peate

SGA: Marc Zipper

Rigoberto Pedroza

SGA: Cohen-Rutt

Travis Smith

SGA: Eric Giglione

600+ Bonus

John Anderson

SGA: Larry Geneser

Wesley Bangs

SGA: Rick Altig

James Dattilo

SGA: Marc Zipper

Anthony Fiani

SGA: Eric Giglione

Rebecca Francis

SGA: Surace-Surace

Sara Magers

SGA: Cohen-Rutt

Arkadi Nulman

SGA: Larry Geneser

Steve Polederos

SGA: Zeidner-Cowan

Ruben Soberanes

SGA: Jatoft-Foti

Gary Williams

SGA: Rick Altig

400+ Bonus

Joan Badzik

SGA: William Jennings

David Ballard

SGA: Jatoft-Foti

Mark Bevis

SGA: Cohen-Rutt

Mark Bleier

SGA: Gary Bleier

Jerry Colley

SGA: Rick Altig

My Dang

SGA: William Devine

Vaughn Darrow

SGA: Cohen-Hartman

Warren Devries

SGA: Scott Smith

Albert DiMarco

SGA: Rick Altig

Lawrence Enelow

SGA: Michel Lavin

Stella Ezros

SGA: Cohen-Rutt

Rob Hay

SGA: Rick Altig

Kurt Johnson

SGA: Rick Altig

Bradley Kincaid

SGA: Rick Altig

Earl Losey

SGA: Larry Weiner

Paul Lund

SGA: Scott Smith

Hans Manseth

SGA: Bruce Gilpatrick

MacKenzi Mondesir

SGA: Scott Smith

Angeles Ordas

SGA: Michael Busico

Remy Parker

SGA: Marc Zipper

J. Saul Quiroz

SGA: Michael Busico

Jason Roberson

SGA: Justin A. Jones

Ryan Stangler

SGA: Marc Zipper

John Tai

Scott Smith

Stacey Wall

SGA: Eric Giglione

Linda Wilburn

SGA: Scott Smith

Chris Wittenbach

SGA: Justin A. Jones

"Nothing is so commonplace as to wish to be remarkable."

— Oliver Wendall Holmes, Sr.

All Time Record to Beat
Month: \$49,185 Net ALP Omid Tanzif

APRIL Production							
Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Omid Tanzif	\$43,409	\$49,185		90	4	Kevin Khadivian	Scott Smith
2. Eddie Dhillon	27,037	31,017		87	7	Kevin Khadivian	Scott Smith
3. Arkadi Nulman	25,393	31,146		90	3	Vlad Basov	Larry Geneser
4. Susan Klein	17,973	17,256		89	2	Isaac Soussana	Cohen-Rutt
5. Diana Watkins	17,586	19,947		84	4	Hurst Kopp	Bruce Gilpatrick

All Time Record to Beat
YTD: \$234,648 Net ALP

YTD Production							
Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Eddie Dhillon	\$81,052	\$115,108		87	7	Kevin Khadivian	Scott Smith
2. Timothy Thompson	68,765	81,986		88	4	Kevin Khadivian	Kevin Pawlowski
3. Omid Tanzif	58,912	73,713		90	4	Kevin Khadivian	Scott Smith
4. Diana Watkins	55,988	87,266		84	4	Hurst Kopp	Bruce Gilpatrick
5. Susan Klein	43,885	46,831		89	2	Isaac Soussana	Cohen-Rutt



1. Omid Tanzif
 Downer's Grove, IL
 SGA: Scott Smith



2. Eddie Dhillon
 Downer's Grove, IL
 SGA: Scott Smith



3. Arkadi Nulman
 Kansas City, MO
 SGA: Larry Geneser

Supervising Agents

"No man's knowledge here can go beyond his experience."

— John Locke

All Time Record To Beat

Month: \$103,854 Net ALP Dan Foti

April Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. James Peate	\$25,328	\$45,855	80.96	80	3		Marc Zipper
2. Scott Sonnenberg	21,566	16,662		86	4	Ryan Whitley	Larry Geneser
3. David Zophin	21,455	26,575		88	5	Ed Orell	Marc Zipper
4. Stephen Ross	18,431	33,431		95	2		Steve Friedlander
5. Cecile Remington	17,446	17,167		87	3		Ramin Kouladji
6. Christian Novacek	14,856	14,467		82	3	Ed Orell	Marc Zipper
7. Leanne Hughes	14,479	19,761		92	2	Jeffrey Dinocento	Eric Giglione
8. Wendell Bangs	12,839	13,966		77	5		Rick Altig
9. John Huber	12,571	6,850		87	3	David Brister	Eric Giglione
10. Michael Gibson	11,100	15,726		87	2		Hancock-Boles

All Time Record To Beat

YTD: \$864,620 Net ALP

YTD Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. James Peate	\$131,826	\$180,391	80.96	80	3		Marc Zipper
2. Wendell Bangs	73,574	13,966		77	5		Rick Altig
3. Vito Pecoraro	69,587	92,205		91	2	Stephen Liberto	Eric Giglione
4. Cecile Remington	62,717	62,173		87	3		Ramin Kouladji
5. Scott Sonnenberg	62,227	88,573		86	4	Ryan Whitley	Larry Geneser
6. Joseph McArdle	60,892	73,058		85	3	Dan Stevens	Larry Geneser
7. Christian Novacek	46,863	69,484		82	3	Ed Orell	Marc Zipper
8. Barry Kushner	43,493	63,214		84	2		Joshua Chalom
9. Michael O'Rourke	43,051	73,534		88	3	Ryan Whitley	Larry Geneser
10. Peter Bendheim	42,256	51,452		85	3		Michael Lavin



1. James Peate

Altamonte Springs, FL
SGA: Marc Zipper



2. Scott Sonnenberg

St. Louis, MO
SGA: Larry Geneser



3. David Zophin

Altamonte Springs, FL
SGA: Marc Zipper



4. Stephen Ross

Auckland, NZ
SGA: Steve Friedlander



5. Cecile Remington

Riverview, NB
SGA: Ramin Kouladji

General Agents

"Nothing great was ever achieved without enthusiasm."
— Ralph Waldo Emerson

All Time Record to Beat

Month: \$177,621 Net ALP Ed Orell

April Production

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr Agents	SGA
1. Kevin Khadivian	\$96,094	\$91,560		83	19	Scott Smith
2. Edward Orell	65,334	107,614	74.68	77	16	Marc Zipper
3. Vlad Basov	55,671	67,156		87	8	Larry Geneser
4. Ilja Orlovic	41,995	62,090		85	17	Rick Altig
5. Hurst Kopp	41,699	41,825		82	11	Bruce Gilpatrick
6. David Brister	40,512	34,791		90	10	Eric Giglione
7. Ryan Whitley	37,218	41,337		85	8	Larry Geneser
8. Isaac Soussana	35,236	44,150		85	8	Cohen-Rutt
9. Christine Campbell	30,427	56,561		88	12	Cohen-Hartman
10. Thomas Foley	29,962	29,289		85	9	David Hausman

All Time Record to Beat

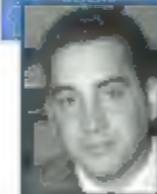
YTD: \$1,186,607 Net ALP Jack Kirschling

YTD Production

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr Agents	SGA
1. Edward Orell	\$323,142	\$516,392	74.68	77	16	Marc Zipper
2. Kevin Khadivian	292,051	323,301		83	19	Scott Smith
3. Hurst Kopp	222,727	224,309		82	11	Bruce Gilpatrick
4. Isaac Soussana	190,858	189,236		85	8	Cohen-Rutt
5. Christine Campbell	181,432	271,816		88	12	Cohen-Hartman
6. Stephen Liberto	181,069	213,506		91	7	Eric Giglione
7. Vlad Basov	142,729	194,358		87	8	Larry Geneser
8. Thomas Foley	142,672	206,091		85	9	David Hausman
9. Ryan Whitley	141,597	254,667		85	8	Larry Geneser
10. Dan Stevens	137,428	168,621		84	7	Larry Geneser



1. Kevin Khadivian
Downer's Grove, IL
SGA: Scott Smith



2. Edward Orell
Altamonte Springs, FL
SGA: Marc Zipper



3. Vlad Basov
Kansas City, MO
SGA: Larry Geneser



4. Ilja Orlovic
Winnipeg, MB
SGA: Rick Altig



5. Hurst Kopp
Portland, OR
SGA: Bruce Gilpatrick

Master General Agents

"Every man is the architect of his own fortune."

— Appius Claudius Caecus

MGA Monthly Bonus Program

65 Percent and 70 Percent

An MGA is eligible for a bonus equal to five percent of the monthly Net ALP on each Agent under them who has a Company Net to Gross, a Company Persistency, and a minimum of \$6,000 of Net ALP. This bonus will be increased to eight percent on any qualifying Agent during their first six months. This would be from the Agent's code date or hire date. This is available on personal production of all Agents, SAs, GAs and Agents coded to those SAs and GAs under the MGA.*

All MGAs must have three active Personal Producing Agents, SAs or GAs within the month to qualify for this bonus and they must have coded at least one new Agent in the qualifying production month.

Effective April 1, 2000 — in order for a MGA to be eligible for the MGA Monthly Bonus Program, the MGA and Agents must have Company Persistency and/or Company Net to Gross. Level three Persistency and Net to Gross will be used as a comparison on MGAs in the first eight months from contract. After the eighth month, both Net to Gross and Persistency will be used.

* This is exclusive of the MGA's personal production

April Bonus Qualifiers

Kevin Khadlivan \$5,244	Ilija Orlovic \$1,984	Ronald VanWoosik \$1,286	Stephen Liberto \$1,003	Norman Lev \$594	Gary Williams \$359
Edward Orell \$4,012	David Brister \$1,890	Jeffrey Horsky \$1,237	Thomas Foley \$816	Chris Wittenbach \$558	John Hancock \$347
Vlad Basov \$3,515	Keith Taylor \$1,850	Dan Stevens \$1,177	Andy Zomaya \$779	John Arabian \$529	Alan Martyn \$345
Jeffrey Dinocento \$2,790	Erik Graham \$1,675	Christina Campbell \$1,133	Rory Lee \$763	Joseph Susic \$516	Wilbur Smith \$305
Isaac Soussana \$2,420	Hurst Kopp \$1,634	Michael Knapick \$1,094	Matthew Wood \$701	Yaroslav Bitman \$508	
Michael Pritchett \$2,221	Stacie Williams \$1,553	James Isip \$1,057	Ryan Whitley \$691	Dennis Victor \$489	
Dennis Muth \$2,173	Doreen Foti \$1,479	James Logan \$1,023	Christopher Cass \$647	Terance Brennan \$381	
Robert Olson \$2,019	Roger Fung \$1,364	Lee Conti \$1,020	William Heath \$612	Steve Foti \$360	

April Production						
Name	1st Yr. Agent	Net ALP	Pers	NG	#MGAs	SGA
1. Alan Martyn	\$191,250	\$113,306		85	3	Rick Altig
2. Gary Williams	136,427	134,576		83	4	Rick Altig
3. Donald Wold	123,494	86,275		86	4	Rick Altig

YTD Production						
Name	1st Yr. Agent	Net ALP	Pers	NG	#MGAs	SGA
1. Alan Martyn	\$378,963	\$563,006		85	3	Rick Altig
2. Gary Williams	274,244	568,839		86	4	Rick Altig
3. Donald Wold	273,334	336,304		83	4	Rick Altig



1. Alan Martyn
Burnaby, BC
SGA: Rick Altig

*"He who seizes the right moment,
Is the right man."
—Goethe*

Agent	Production	Quota	Ratio	Policy	Count	Net ALP	WG	Para	1st Yr	Quota	Count	Net ALP
Larry Geneser	\$155,763	\$80,000	260	\$229,171	86	77	\$505,872	\$240,000	211	\$1,006,582		
Scott Smith	204,165	90,000	227	283,922	83	81	734,692	360,000	204	1,145,335		
Cohen-Rull	125,737	90,000	140	176,844	87	86	623,121	360,000	173	910,982		
Eric G. Stone	102,359	80,000	128	134,964	90	93	445,738	320,000	139	766,625		
Marc Zippar	84,881	70,000	121	143,621	73	70	383,552	220,000	174	642,941		
Rick A. King	326,027	300,000	109	614,549	85	70	1,417,421	1,200,000	118	3,037,493		

Agent	Production	Quota	Ratio	Policy	Count	Net ALP	WG	Para	1st Yr	Quota	Count	Net ALP
Justin A. Jones	\$65,626	\$30,000	219	\$110,895	90	84	\$163,084	\$120,000	136	\$393,737		
Steve Friedlander	62,150	30,000	207	78,569	89	73	207,829	120,000	173	300,386		
Hancock-Boles	42,277	30,000	141	55,783	88	85	169,745	120,000	141	215,135		
Bruce Gilpatrick	41,699	30,000	139	46,746	83	78	222,727	120,000	186	261,420		
Dennis Ishier	36,095	30,000	120	42,564	87	70	119,433	120,000	100	138,698		
Patrick Shehan	30,688	30,000	102	63,811	85	70	192,783	120,000	161	382,019		

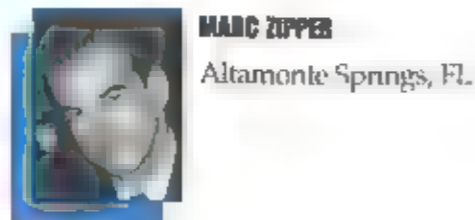
Agent	Production	Quota	Ratio	Policy	Count	Net ALP	WG	Para	1st Yr	Quota	Count	Net ALP
William Devine	\$34,791	\$40,000	87	\$58,981	87	88	\$212,156	\$160,000	133	\$348,744		
Cohen-Hartman	33,574	40,000	84	77,320	86	87	187,238	160,000	117	366,674		

Agent	Production	Quota	Ratio	Policy	Count	Net ALP	WG	Para	1st Yr	Quota	Count	Net ALP
Matt Blumert	\$37,392	\$20,000	187	\$47,774	91	100	\$72,107	\$80,000	90	\$101,814		
Ramin Kouladj	27,618	20,000	138	29,689	85	75	103,010	80,000	129	152,593		
George Farenthold	24,063	20,000	120	28,481	85	60	39,496	80,000	49	68,995		
Gary Bleier	19,495	20,000	97	41,967	90	80	58,018	80,000	73	173,454		
Robert Glover	17,705	20,000	89	26,099	89	83	103,343	80,000	129	217,072		

Agent	LPM PRODUCTION				YEAR TO DATE PRODUCTION					
	Net ALP	WG	Para	1st Yr	Quota	Count	Net ALP			
Charles Scott	\$112,195	\$20,000	561	\$112,194	100	NEW	\$112,195	\$20,000	561	\$112,194



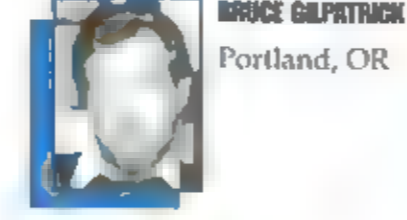
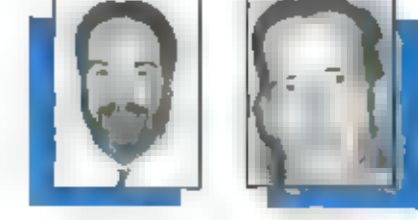
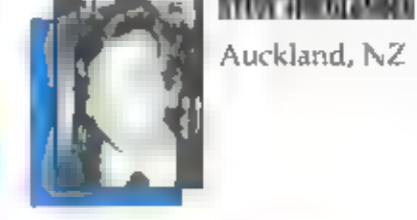
Category I



"Fortune sides with him who dares."

— Virgil

Category II



Category V

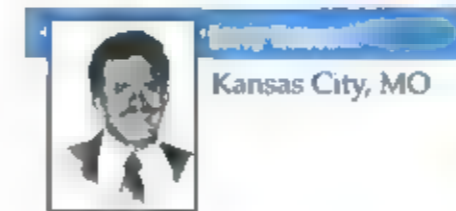
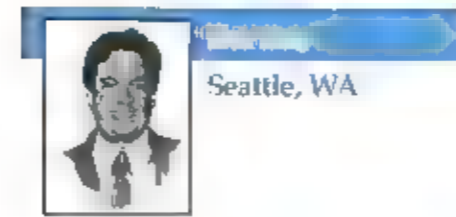


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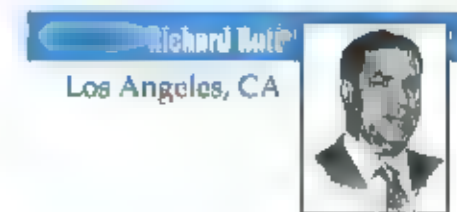


Watch Us Grow SGAs Expanding Territories

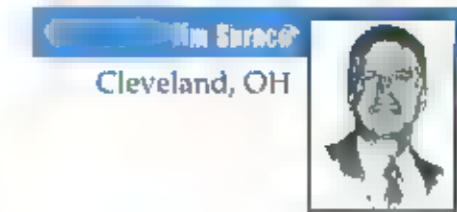
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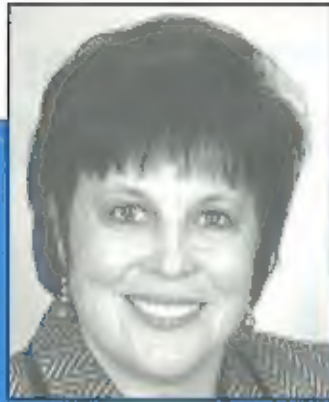
Organized in 1999, the American Income Life Executive Advisory Council is comprised of our most outstanding State General Agents.



AIL Council members have some of the most innovative minds within the Company and represent the true spirit of success. Members are committed to the Council's credo of Continuing the legacy, carrying the torch, thereby ensuring the continued and increasing growth of American Income in this new era.



Labor — We Are Here To Stay



from the desk of
Denise Bowyer

National Public Relations
Director

"Labor is prior to, and independent of, capital. Capital is only the fruit of labor. Labor is the superior capital, and deserves much higher consideration."
— Abraham Lincoln

The headline in the May 30 Edition of *The New York Times* said it all, "Labor is Back." There is a new spirit and fire within labor that burns brighter each day. Last year there were over 600,000 new members organized into labor Unions. Union membership is on the upswing. And this is good news for all working families!

Over the last 20 years with decreasing Union membership, earnings of the average family declined to 1978 levels. As Union membership increases, so will the average wage of all working families. The rank and file of Union leadership have recommitted to organizing, coalition building and taking Union activism to the streets of our major cities. At AIL we are making the same commitment.

What does that mean for us as Union members and a Union Company? We have the ability to directly affect public policy through action. In addition to offering products which protect working families, each member of Local 277 can play an invaluable role in labor by distributing voting information to other Union members. Through the simple act of distributing one AFL-CIO "Get out the Vote" flyer to each Union family we visit, we can and will fundamentally help shape politics in America.

Did you know that Union Membership makes up 13 percent of the US population, but only 23 percent vote? AFL-CIO research shows a 58 percent increase in political support for a specific candidate when a Union member is given information about the candidate and issues which effect working families. When I do my math, our PR Representatives and Agents will be seeing about 500,000 union members, or 3 to 4 percent of the total AFL-CIO membership between now and the November elections.

As OPEIU Local 277 members go in the homes of Union members across the nation, we are in a unique situation to distribute the invaluable information about the candidates and the issues that will directly affect them. We will be a collective voice fighting for justice!

I have always believed that if we do the right thing business will follow. We not only can do the right thing, but we will do what matters most — help get the vote for candidates who will protect the hard fought victories of *Labor* past and shape *Labor* future.

As Union members, we are the future, we are growing and we are here to stay!

Denise Bowyer

Qualifiers

MALKA ARONY	\$748
WENDI ROSE	\$748
ROBIN DENHAM	\$748
ANAT COHEN	\$650
DARRELL DOREY	\$575
LEO VANDENBUSSCHE	\$575
DEBBIE ENSTEDT	\$575
ROGER JOHNSON	\$550
JOSEPH WARD	\$550
DAVID BLAISDELL	\$550
KRISTY PHILIPPE	\$525
DANIEL OTTO	\$525
JACQUELINE DEVOOGHT	\$500
WILLIAM VERBETEN	\$460
MARK LEHR	\$440
VIVIAN UNGER DWYER	\$440
LAURIE ONASCH	\$440
ROBIN ANDRADE	\$420
SUSAN GILBERT	\$400
LINDA STADTLER	\$345
SANDRA JOHNSON	\$345
CHARLES HILL	\$330
CATHERINE BRIGGLE	\$330
PATTI MORGAN	\$315
SUSAN FULDAUER	\$288
KENNETH ALTIZER	\$250
RANDY STOCKLEY	\$250
RICHARD MESHULAM	\$250
ERIC SCHOENHALS	\$250
DENISE BATEMAN	\$250
DONALD SPOHN	\$230
RONA SPANO	\$220
SHERYL SALAKAS	\$220
EILEEN HANSON-KELLY	\$210
VICKI HARTY	\$200
SUZANNE POWERS	\$200

Total **\$14,900**

PR BONUS



All Time PR Card Production Record
Month: 18,960 cards **Anthony Gentili**

APRIL Production

PR Manager	# Cards	SGA
1. Randy Altig	11,738	Rick Altig
2. Malka Arony	7,443	Cohen-Hartman
3. Debbie Enstedt	3,146	Rick Altig

Category A	# Cards	SGA
1. Randy Altig	3,832	Rick Altig
2. Robin Denham	3,214	Larry Geneser
3. Anat Cohen	2,835	Cohen-Rutt
4. Daniel Otto	1,979	Larry Geneser
5. Jacqueline deVooght	1,973	Rick Altig

Category B	# Cards	SGA
1. Malka Arony	3,553	Cohen-Hartman
2. Wendi Rose	3,227	William Devine
3. William Verbeten	1,477	Danny VanHouten
4. Vivian Unger Dwyer	1,444	Billy Faulkner
5. Laurie Onasch	1,374	Joe Manone

Category C	# Groups	SGA
1. Darrell Dorey	39	Ramin Kouladji
2. Joseph Ward	11	Larry Geneser
3. John Wilkinson	10	Scott Smith
4. Bernard Wendekier	7	Rick Altig

All Time PR Card Production Record
YTD: 61,879 cards **Denise Bowyer**

YTD Production

PR Manager	# Cards	SGA
1. Randy Altig	36,900	Rick Altig
2. Malka Arony	18,798	Cohen-Hartman
3. Debbie Enstedt	17,354	Rick Altig

Category A	# Cards	SGA
1. Randy Altig	11,856	Rick Altig
2. Leo VanDenBussche	11,033	Rick Altig
3. Anthony Gentili	9,997	Joshua Chalom
4. Robin Denham	8,224	Larry Geneser
5. Brenda DiSomma	6,814	Eric Gigliore

Category B	# Cards	SGA
1. Malka Arony	11,176	Cohen-Hartman
2. Wendi Rose	8,052	William Devine
3. Sandra Johnson	4,706	Gary Bleier
4. Vivian Unger Dwyer	3,957	Billy Faulkner
5. David Koveloski	3,829	Michael Lavin

Category C	# Groups	SGA
1. Darrell Dorey	93	Ramin Kouladji
2. Joseph Ward	48	Larry Geneser
3. Susan Fuldauer	46	Mark Hancock
4. John Wilkinson	38	Scott Smith
5. Wendi Rose	37	William Devine

Category A = Categories 1 and 2. Category B = Categories 3, 4, 5 and 6. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have 2 PR Representatives coded and meet production requirements.

PR Manager



Randy Altig
 Kirkland, WA
 SGA: Rick Altig

CATEGORY A:



Randy Altig
 Kirkland, WA
 SGA: Rick Altig

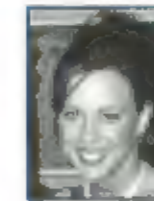


Robin Denham
 Kansas City, MO
 SGA: Larry Geneser

CATEGORY B:



Malka Arony
 Phoenix, AZ
 SGA: Cohen-Hartman



Wendi Rose
 Irving, TX
 SGA: William Devine

CATEGORY C:



Darrell Dorey
 Riverview, NB
 SGA: Ramin Kouladji



Joseph Ward
 Kansas City, MO
 SGA: Larry Geneser

INVOLVEMENT

Rick Altig Agency

- Offered financial assistance to the CEP Local 115 and GCIU Local 34M during their strike.
- Donated a raffle prize for the AFL-CIO Labor/Management Luncheon.

AIL

- Supported the United Food and Commercial Workers during their strike against Allsco.

Devine Agency

- Donated food and drinks to IAM 776 while they were on strike.



"It is more blessed to give than to receive."
— Bible

LETTERS OF APPRECIATION

Mike Pritchett of the Larry Geneser Agency

- Received a letter of gratitude from a client, it is as follows:
"I am writing this letter for two reasons. First, I would like to thank you for all your support in helping me get my claims processed. The second reason is to share my experience that I have had with AIL with others. My son was in a motorcycle accident in May of 1999 and was almost killed. At that time my Agent mentioned to me that I had an accident policy. I had forgotten all about it and thought that I had accidental death only. To end this story I received a total of \$8,400 within 10 days of mailing my claim. Thanks again AIL for not only your support, but for your honesty."

Ramin Kouladji Agency

- Was appreciated for his support in the following letter:
"My husband and I would like to thank you for providing us with much needed support during the past four years regarding our medical expenses, while we were engaged in our lock out dispute. It has been a long and hard struggle, but we made a difference in our labor movement not just for ourselves but for everyone. The positive resolution to this dispute has come about in no small way thanks to many people such as yourself. Thus, we have proof positive that there are good people in this world willing to help their fellow man through difficult times. Thank you from the bottom of our hearts. You will never be forgotten for the difference you have made in our lives."

Surace Agencies

- Received a letter of appreciation in regard to one of their Agents, the letter is as follows:
"In December my husband was laid off. Your Agent offered to bring us food from the food bank and we appreciated the help. She treats us like family not just clients and we tell all our friends and family about her."

FOUNDER'S MONTH CONTEST

AGENTS

Will include production from applications written (dated) July 1, 2000 through July 31, 2000. All applications must be received in Home Office by Wednesday, Aug. 2 to count in Founder's Month totals.

Founder's Month production amounts will count double toward convention qualification, provided the following guidelines are met:

1. Agents, SAs, GAs must have minimum of \$6,000 Net ALP of personal production.
2. GAs with agency business must have minimum of \$7,000 first-year agent production.
3. MGAs with agency business must have minimum of \$14,000 first-year agent business.
4. RGAs with agency business must have minimum of \$28,000 first-year agent business.
5. SGAs must have minimum of 100 percent of quota on first-year business.

Net will be calculated with submits from application dated July 1-31, but losses from July calendar month.

There will be no Net to Gross or Persistency requirement for Founder's Month, but the Agent must meet Net to Gross and Persistency standards for convention qualification at year-end.

Winners will receive an Award Plaque and will be recognized at the convention as follows:

- Top 10 Agents
- Top Three SAs
- Top Five GAs
- Top Five MGAs
- Top RGA
- All SGAs at 100 percent of quota will be recognized
- Top SGA in each category will receive a special award.

Bonus is double production credit toward convention.

PR REPRESENTATIVES

All PR representatives can receive a 50 percent lead or TG bonus credit for Founder's Month production as follows: (Qualification Period: July 1-Sept. 30, 2000.)*

Minimum Bonus Requirements:

- Cards: Min. 2,500 over three month period
- TG's*: Min. 25 over three month period (50 member minimum group size)

Bonus: 50 percent credit bonus on all Cards or TGs credited during the qualification period providing PR rep meets minimum requirements.

Example: PR rep produces 2,800 cards during qualification period. PR rep would receive 1,400 lead credit bonus towards convention qualification for those qualifying for convention by lead credits. Or PR rep signs 28 TG contracts during qualification period. PR rep would receive 14 TG credit bonus towards convention qualification for those qualifying by TG credits.

Winners will receive an Award Plaque and will be recognized at the convention as follows:

- Top Three Lead Producers Category A
- Top Three Lead Producers Category B
- Top Three TG Producers

* Must be group AD&D (TG-13) contract, not a PG or IG consent form.

Enjoy Caribbean Nights Aboard
Royal Caribbean's
Floating Paradise

The **Nordic**
Empress



All Aboard
Convention 2001

April 23-27



American Income Life